

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 1-13: (canceled)

- 14: (new) A method for evaluating a petitioner's request comprising the steps of:

receiving a first petitioner's personal information;

storing said first petitioner's personal information;

receiving a request from an unknown petitioner, said request including a second petitioner's personal information;

comparing said second petitioner's personal information to said first petitioner's personal information;

generating a result.

15: (new) The method of claim 14, for performing matches, comprising the steps of: receiving a request instruction from a petitioner for initiating a comparison search; generating one or more query commands from the request instruction, each query command designating a primary key record and at least one foreign key record; executing each query command.

16: (new) The method of claim 14, wherein the step of generating one or more query commands further comprises identifying a schema table for defining structure of

search terms, mapping of datasets providing target search values to relational disparate database locations, and designating measures, choices and values to be used during a match.

- 17: (new) The method of claim 14, further comprising selecting measure algorithms from a group consisting of name equivalents, foreign name equivalents, textual, sound coding, string difference, numeric, numbered difference, ranges, numeric combinations, range combinations, fuzzy, date oriented, date to range, date difference, and date combination.
- 18: (new) The method of claim 14, further comprising selecting choice algorithms from the group consisting of single best, greedy sum, overall sum, greedy minimum, overall minimum, and overall maximum.
- 19: (new) The method of claim 14, wherein the step of generating one or more query commands comprises: populating an internal table with search criteria values; identifying datasets to be searched; defining semantics for overriding parameters specified in an associated schema table; defining a structure to be used by the result dataset; and imposing restrictions on the result dataset.
- 20: (new) The method of claim 14, wherein the step of generating one or more query commands further comprises generating one or more query commands whereby each query command includes attributes of command operation, name

identification, and associated schema table identification.

- 21: (new) The method of claim 14, further comprising: receiving a schema instruction from a petitioner; generating a schema command record comprising the steps of: defining a structure of target search terms in one or more disparate databases; creating a mapping of database record locations to the target search terms; listing semantic elements for defining string and integer choices to be used in matches; and storing the schema command record into a permanent database management system.
- 22: (new) The method of claim 14, further comprising the step of representing records and commands as hierarchical XML documents.
- 23: (new) The method of claim 14, wherein the step of sending a response to the consumer further comprises registering the petitioner and authenticating the dataset.
- 24: (new) The method of claim 14, wherein the step of sending a response to the petitioner further comprises sending a response to the petitioner containing the resultant biometric image.
- 25: (new) The method of claim 14, further comprising the step of executing a batch command comprising executing a plurality of commands in sequence for collecting results of several related operations.

26: (new) A method for evaluating a petitioner request comprising the steps of:

obtaining a first petitioner image before the point of transaction;

transmitting said petitioner image to a server;

comparing said first petitioner image to a gallery of stored images;

generating a result of said comparing step;

transmitting to said point of transaction said result of said comparing step.

27: (new) The method of claim 26 for evaluating a request wherein said comparing step further comprises performing biometric recognition between said first electronic image and said gallery of stored images to determine if they represent the same person.

28: (new) The method of claim 26 for evaluating a request wherein said result is an approval if said first electronic image and said gallery of stored images are of the same petitioner.

29: (new) The method of claim 26 for evaluating a request wherein said request is an application for authentication and registration of petitioner if transaction is approved.

30: (new) The method of claim 26 for evaluating a request wherein said result is a denial if said second electronic image and said first electronic image are not of the same petitioner.

31: (new) The method of evaluating a petitioner's request, further comprising: receiving a statistics instruction from a petitioner; generating a statistics command from the statistics instruction, comprising the steps of: identifying a statistics definition to be used for generating statistics; populating a record with search criteria values; identifying records to be searched; delineating semantics for overriding measures, parsers and choices defined in a semantics clause in an associated schema table; defining a structure to be used by a result dataset; imposing restrictions to be applied to the result dataset; identifying a schema to be used for the basis of generating statistics; designating a name for the target statistics table for storing results; executing the statistics command for generating a statistics schema with statistics table, mappings and measures; and storing the statistics schema in a database management system.

32: (new) The method for evaluating a consumer's request wherein said result of both personal information and biometric image of the petitioner both match wherein a resultant biometric image is displayed at the point of transaction for the consumer.

33: (new) The method for evaluating a consumer's request wherein said result of both personal information and biometric image of the petitioner both match wherein a resultant biometric image is displayed at the

point of transaction for the consumer.

for the purpose of extending

credit, systemic risk management tools, or other intervention

within similar financial transactions to maintain standards

or oversight to include but not be limited to credit card

transactions, mortgages, insurance

health care, government benefits, transportation

security, non-bank banks, employer and new hiree authentication,

asset based securities, student loans, and similar global economy

points of transactions to achieve consumer protection for a strong

vibrant financial market with measurable risk management

and deliverables.

33: (new) A system for performing matches, comprising: a gateway for receiving a request instruction from a petitioner for initiating a match; the gateway for generating one or more query commands from the request instruction, each query command designating a primary key record and at least one foreign key record; a search manager for executing each query command, including: means for creating a result dataset containing the string and integer semantics for each search record; and the gateway for sending an image of the petitioner to the consumer.